Title: SYSTEM AND METHODS FOR DISCLOSING TRANSACTION INFORMATION TO CUSTOMERS

Abstract: A method of disclosing transaction information to customers includes receiving at a host computer system a file comprising processing information. The processing information comprises a plurality of transaction categories and fee information associated with each transaction category. The method also includes receiving a message from a point-of-sale device requesting the fee information associated with at least one particular transaction category relating to a transaction with a customer and sending from the host computer system an electronic message comprising the fee information. The method further comprises displaying transaction information relating to the electronic message at the point-of-sale device and providing the customer the opportunity to cancel the transaction. The transaction may involve an exchange between at least two different forms of value.
INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G 06 K 15/00
US CL : 235/383

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 235/383,379,380,381

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>US 5,659,165 (Jennings et al) 19 August 1997 (19.8.1997), column 2, lines 30+</td>
<td>1-33</td>
</tr>
<tr>
<td>A</td>
<td>US 2002/0016769 (Barbara et al) 7 February 2002 (7.2.2002), paragraphs 5+</td>
<td>1-33</td>
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Further documents are listed in the continuation of Box C.

Date of the actual completion of the international search

20 June 2004 (20.06.2004)

Date of mailing of the international search report

27 SEP 2004

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